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Examiner Richard C. Fults U.S. Patent and Trademark Office	703-305-7687	703/308-5416

FROM: Howard Sobelman

PHONE: 602-382-6228

RE: U.S. Serial No. 09/415,632

MESSAGE:

Response and Amendment to Office Action mailed October 24, 2003

ORIGINAL DOCUMENT: Will not be sent

NUMBER OF PAGES (Including Cover): 5

CONFIRMATION NO.:

CLIENT MATTER NO.: 10655.7700

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Date:

Jan. 26, 2004

By:

Nicholas A. MiesIN THE UNITED STATES PATENT AND TRADEMARK OFFICEPATENT

Inventor(s): Crane, et al.

Docket No.: 10655.7700

Serial No.: 09/415,632

Examiner: Fults, Richard C.

Filed: October 12, 1999

Group Art Unit: 3628

Title: SYSTEM AND METHOD
FOR DIVIDING A REMITTANCE
AND DISTRIBUTING A PORTION
OF THE FUNDS TO MULTIPLE
INVESTMENT PRODUCTS

Confirmation No.: 5093

RESPONSE AND AMENDMENT

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In response to the Office Action mailed October 24, 2003 regarding the above-referenced patent application, of which this Response is timely filed within the shortened three month statutory period for Response.

Remarks/Arguments begin on page 2 of this paper.